### Case 16-39192 Doc 1 Filed 12/13/16 Entered 12/13/16 13:54:15 Desc Main Document Page 1 of 40

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Brin- iden	e the name that is on a government-issued ure identification (for mple, your driver's use or passport).  If your picture tification to your with the trustee.	Marques First name  Waymond Middle name  Hodrick Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number N)	xxx-xx-6243	

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Case number (if known)

Debtor 1 Marques Waymond Hodrick

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: Where you live 1637 Harlem Apt. 1 Berwyn, IL 60402 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Check one: Why you are choosing Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Document Debtor 1 Marques Waymond Hodrick

Case number (if known)

Par	Tell the Court About	Your B	Bankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				n of each, see <i>Notice Required by</i> of page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for E e box.	Bankruptcy
	choosing to file under	<b>■</b> C	hapter 7				
		Πс	hapter 11				
			hapter 12				
		□с	hapter 13				
3.	How you will pay the fee		about how yo	u may pay. Ty <sub>l</sub> attorney is sub	pically, if you are paying the fee yo	k with the clerk's office in your local court for burself, you may pay with cash, cashier's che alf, your attorney may pay with a credit card	eck, or money
					stallments. If you choose this option to (Official Form 103A).	on, sign and attach the Application for Individ	duals to Pay
			but is not requapplies to you	uired to, waive ır family size a	your fee, and may do so only if yound you are unable to pay the fee in	n only if you are filing for Chapter 7. By law, our income is less than 150% of the official point installments). If you choose this option, you cial Form 103B) and file it with your petition.	overty line that
<b>)</b> .	Have you filed for bankruptcy within the	■ Ne	0.				
	last 8 years?	☐ Ye	es.				
			District	-	When		
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ No	n				
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye					
	annate:		Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your	■ No	Go to li	ne 12.			
	residence?	□ Ye	<sub>es.</sub> Has yo	ur landlord obt	ained an eviction judgment agains	t you and do you want to stay in your reside	nce?
				No. Go to line	12.		
				Yes. Fill out <i>Ir</i> bankruptcy pe		Judgment Against You (Form 101A) and file	it with this

Debtor 1 Marques Waymond Hodrick Document Page 4 of 40 Case number (if known)

Part	Report About Any Bu	sinesses	You Own	as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of business		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	Number, Street, City, State & ZIP Code		
	it to this petition.		Check	eck the appropriate box to describe your business:		
				Health Care Business (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as defined in 11 U.S.C. § 101(53A))		
				Commodity Broker (as defined in 11 U.S.C. § 101(6))		
				None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	e filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate s. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of his, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure s.C. 1116(1)(B).			
	For a definition of small	No.	I am r	ot filing under Chapter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	ing under Chapter 11, but I am NOT a small business debtor according to the definition in	the Bankruptcy	
		☐ Yes.	I am f	ing under Chapter 11 and I am a small business debtor according to the definition in the B	ankruptcy Code.	
Part	4: Report if You Own or	Have Anv	Hazardo	us Property or Any Property That Needs Immediate Attention		
	Do you own or have any					
14.	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	ne hazard?		
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			ate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?  Number, Street, City, State & Zip Code		

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Debtor 1 **Marques Waymond Hodrick** 

Case number (if known)

15. Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

#### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-39192 Doc 1 Filed 12/13/16 Entered 12/13/16 13:54:15 Desc Main Document Page 6 of 40 Case number (if known) Debtor 1 **Margues Waymond Hodrick** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Marques Waymond Hodrick Signature of Debtor 2 **Marques Waymond Hodrick** 

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on December 13, 2016

MM / DD / YYYY

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Debtor 1 Marques Waymond Hodrick

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jeffrey	L. Benson	Date	December 13, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Jeffrey L. Printed name	Benson		
Law Office	es of Jeffrey L. Benson		
Firm name			
3337 W. 95	5th Street		
Ste. # 2			
Evergreen	Park, IL 60805		
Number, Street,	City, State & ZIP Code		
Contact phone	312-607-0048	Email address	jeffrey-benson@sbcglobal.net
6203738			
Bar number & S	tato		

		1200:111116	<u>:11 Page 8 0140                                 </u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Marques Waymo	nd Hodrick		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Ch
				l am

### Check if this is an amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

•			
Par	1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	10,500.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	10,500.00
Par	2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	16,500.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	0.00
	Your total liabilities	\$	16,500.00
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,160.55
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,425.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 2,615.36 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Document Page 10 of 40 Fill in this information to identify your case and this filing: Debtor 1 Marques Waymond Hodrick Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Chevrolet 3.1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Impala** Creditors Who Have Claims Secured by Property. Debtor 1 only Model: 2010 Debtor 2 only Current value of the Current value of the Approximate mileage: 98.000 miles entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another **Debtor** is surrendering \$6,000.00 \$6,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$6,000,00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured

claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

Document Page 11 of 40 Debtor 1 Case number (if known) **Marques Waymond Hodrick** Yes. Describe..... \$3,000.00 Household Goods and Furniture 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Clothes \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,500.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No □ Yes..... Official Form 106A/B Schedule A/B: Property page 2

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Document Debtor 1 **Marques Waymond Hodrick** 

17	<ul> <li>Deposits of money         Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage hous institutions. If you have multiple accounts with the same institution, list each.     </li> <li>No</li> </ul>	es, and other similar
	Yes Institution name:	
18	<ul> <li>Bonds, mutual funds, or publicly traded stocks</li> <li>Examples: Bond funds, investment accounts with brokerage firms, money market accounts</li> <li>No</li> </ul>	
	☐ Yes Institution or issuer name:	
19	<ul> <li>Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in a joint venture</li> <li>■ No</li> </ul>	an LLC, partnership, and
	Yes. Give specific information about them	
20	<ul> <li>Government and corporate bonds and other negotiable and non-negotiable instruments         Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.         Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.         ■ No             □ Yes. Give specific information about them         </li> </ul>	
	Issuer name:	
21	. Retirement or pension accounts  Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans  No	s
	Yes. List each account separately.  Type of account:  Institution name:	
22	Security deposits and prepayments  Your share of all unused deposits you have made so that you may continue service or use from a company  Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies,	or others
	□ No  ■ Yes	
	Security Deposit with Landlord	\$1,000.00
23	. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)	
	■ No □ Yes	
24	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	n.
	■ No □ Yes Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25	<ul> <li>Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercis</li> <li>No</li> <li>Yes. Give specific information about them</li> </ul>	able for your benefit
26	<ul> <li>Patents, copyrights, trademarks, trade secrets, and other intellectual property         Examples: Internet domain names, websites, proceeds from royalties and licensing agreements     </li> <li>No</li> </ul>	
	☐ Yes. Give specific information about them	
27	Licenses, franchises, and other general intangibles  Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	■ No □ Yes. Give specific information about them	
M	oney or property owed to you?	Current value of the

Debtor 1	Margues Waymond H		Entered 12/13/16 13:54:15 Page 13 of 40 Case number (if known)	
505101 1	Marques Waymona II	ioui iok		·

Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$1,000.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47.

Official Form 106A/B Schedule A/B: Property page 4

Page 14 of 40 Case number (if known) Document Debtor 1 **Marques Waymond Hodrick** 

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$6,000.00 57. Part 3: Total personal and household items, line 15 \$3,500.00 Part 4: Total financial assets, line 36 \$1,000.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$10,500.00 Copy personal property total \$10,500.00 63. Total of all property on Schedule A/B. Add line 55 + line 62

Official Form 106A/B Schedule A/B: Property page 5

\$10,500.00

Filli			Documen		2ade 15 of 40	
	in this inform	nation to identify your	case:			
Deb	tor 1	Margues Waymor	nd Hodrick			
		First Name	Middle Name	L	ast Name	
	tor 2 use if, filing)	First Name	Middle Name	L	ast Name	
		aluminatari Carint faintle a				
Unit	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF	- ILLIIN	015	
Cas (if kno	e number					Check if this is an amended filing
Off	icial For	rm 106C				
Sc	hedule	e C: The Pro	operty You Cl	aim	as Exempt	4/16
ne p ieed ase	roperty you lis ed, fill out and number (if kn	sted on <i>Schedule A/B: F</i> d attach to this page as r own).	Property (Official Form 106A/E many copies of <i>Part 2: Additi</i>	B) as yo onal Pa	our source, list the property that younge as necessary. On the top of an	or supplying correct information. Using a claim as exempt. If more space is y additional pages, write your name and .  One way of doing so is to state a
pec ny a und xen	ific dollar am applicable sta s—may be un aption to a pa	nount as exempt. Alter atutory limit. Some exe nlimited in dollar amou	natively, you may claim the emptions—such as those fo unt. However, if you claim a	full fai or heal n exen	ir market value of the property b th aids, rights to receive certain nption of 100% of fair market val	eing exempted up to the amount of benefits, and tax-exempt retirement
Part	1: Identify	y the Property You Cla	im as Exempt			
1 1	Which set of	exemptions are you c	laiming? Check one only, ev	en if vo	our spouse is filing with you	
	_		-	•	, ,	
	_	-	nonbankruptcy exemptions.	11 U.S	5.C. § 522(D)(3)	
	☐ You are cla	aiming federal exemption	ns. 11 U.S.C. § 522(b)(2)			
2. I	For any prop	erty you list on Sched	ule A/B that you claim as e	cempt,	fill in the information below.	
		on of the property and line that lists this property	e on Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
		Goods and Furnitur	e \$3,000.00		\$3,000.00	735 ILCS 5/12-1001(b)
					100% of fair market value, up to any applicable statutory limit	
	Clathaa	nedule A/R: 11 1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
	Clothes				4000/ //	
	Line from Sch	reduie AVD. TT.T			100% of fair market value, up to any applicable statutory limit	

Case 16-39192		Intered 12/13 age 16 of 40	3/16 13:5	54:15 Desc	Main
Fill in this information to identify yo					
Debtor 1 Marques Waym		Name			
Debtor 2 (Spouse if, filing) First Name	Middle Name Last	Name			
United States Bankruptcy Court for the	NORTHERN DISTRICT OF ILLINOI	S			
Case number(if known)				_	ck if this is an nded filing
	S Who Have Claims Sec				12/15
	out, number the entries, and attach it to this				
. Do any creditors have claims secured b	y your property?				
☐ No. Check this box and submit	this form to the court with your other sche	dules. You have no	othing else to	report on this form	
Yes. Fill in all of the information	below.				
Part 1: List All Secured Claims					
2. List all secured claims. If a creditor has	more than one secured claim, list the creditor s s a particular claim, list the other creditors in Pa ical order according to the creditor's name.	art 2. As Amoun	t of claim deduct the f collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Bridgecrest	Describe the property that secures the cla		6,500.00	\$6,000.00	
Creditor's Name	2010 Chevrolet Impala 98,000 mi miles	les		. ,	
7300 E. Hampton Sauite	As of the date you file, the claim is: Check apply.	all that			
Mesa, AZ 85209  Number, Street, City, State & Zip Code	☐ Contingent☐ Unliquidated				
Who owes the debt? Check one.	☐ Disputed  Nature of lien. Check all that apply.				
Debtor 1 only	☐ An agreement you made (such as mortgacar loan)	age or secured			
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic	o'a lian)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit	s lien)			
☐ Check if this claim relates to a community debt	Other (including a right to offset)				
Date debt was incurred	Last 4 digits of account number				
Add the dollar value of your entries in 0	Column A on this page. Write that number h	ere:	\$16,50	0.00	

### Part 2: List Others to Be Notified for a Debt That You Already Listed

If this is the last page of your form, add the dollar value totals from all pages.

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

\$16,500.00

Write that number here:

Document Page 17 of 40 Fill in this information to identify your case: Debtor 1 Marques Waymond Hodrick Middle Name Last Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known)

☐ Check if this is an amended filing

### Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

- 1. Do any creditors have priority unsecured claims against you?
  - No. Go to Part 2.
  - ☐ Yes.

#### 2: List All of Your NONPRIORITY Unsecured Claims

- 3. Do any creditors have nonpriority unsecured claims against you?
  - No. You have nothing to report in this part. Submit this form to the court with your other schedules.
  - ☐ Yes.

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total	Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	Total	
Total	OI.	Student loans	OI.	\$	0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	, , , , , , , , , , , , , , , , , , , ,	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	0.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	0.00

		DOGDINE	III Paue lo 0140	
Fill in this infor	mation to identify your	case:		
Debtor 1	Marques Waymo	nd Hodrick		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the c er, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3	Oity		Oldio	Zii Gode	
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	O.t.y			2 0000	
2.4	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
	-ity		Oldio		

		Docume	nt Page 19 o	of 40
Fill in this	information to identify you	r case:		
Debtor 1	Margues Waymo	ond Hodrick		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name	
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	ber			
(if known)				☐ Check if this is an
				amended filing
Officia	l Form 106H			
		dabtara		
Sched	lule H: Your Cod	aeptors		12/15
	and case number (if known you have any codebtors? (	,		as a codebtor.
■ No				
□ Yes	<b>;</b>			
Arizon 	hin the last 8 years, have yo a, California, Idaho, Louisian: Go to line 3.			y? (Community property states and territories include ington, and Wisconsin.)
☐ Yes	s. Did your spouse, former spo	ouse, or legal equivalent live	with you at the time?	
in line Form	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make s	if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Officia 6G). Use Schedule D, Schedule E/F, or Schedule G to f
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
-	Name, Number, Street, City, State and	ZIP Code		Check all schedules that apply:
3.1				☐ Schedule D, line
	Name			Schedule E/F, line
				☐ Schedule G, line
=	Number Street			_
	City	State	ZIP Code	
3.2				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street	Ctoto	7ID 0- 4-	_
	City	State	ZIP Code	

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Fill	in this information to identify your o	case:							
Del	otor 1 Marques W	aymond Hodrick			_				
	otor 2				_				
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS						
	se number					☐ A su	mended fili pplement s	howing	postpetition chapter owing date:
0	fficial Form 106I					MM /	DD/ YYYY	7	
S	chedule I: Your Inc	ome				,	22,	•	12/1
sup spo atta	es complete and accurate as posplying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	ı are married and not filii ur spouse is not filing wi	ng jointly, and your s ith you, do not includ	spouse i de infori	is liv matio	ing with you on about yo	u, include ur spouse	informa a. If more	tion about your e space is needed,
1.	Fill in your employment information.		Debtor 1			De	ebtor 2 or	non-filir	ng spouse
	If you have more than one job, attach a separate page with	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				Employed		
	information about additional employers.	Occupation	Fork Lift Driver					,,,,,	
	Include part-time, seasonal, or self-employed work.	Employer's name	Pilot Freight Ser	vices					
	Occupation may include student or homemaker, if it applies.	Employer's address	695 Toughy Ave Elk Grove Villag		0007	,			
		How long employed to	here? 2 years						
Par	t 2: Give Details About Mo	nthly Income							
	mate monthly income as of the cuse unless you are separated.	late you file this form. If	you have nothing to re	port for	any I	line, write \$0	in the spa	ce. Inclu	de your non-filing
	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	n for all e	emplo	oyers for that	t person or	n the line	s below. If you need
						For Debtor		or Debto on-filing	or 2 or g spouse
2.	List monthly gross wages, sala deductions). If not paid monthly,	•		2.	\$	2,61	<b>5.36</b> \$		N/A
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00 +5	\$	N/A

2,615.36

N/A

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Marques Waymond Hodrick	-	С	ase n	umber (if known)				
					For [	Debtor 1		Debtor filing s	2 or pouse	
	Cop	by line 4 here	4.		\$	2,615.36	\$		N/A	<u>\</u>
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$	299.79	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.		\$	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		\$	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d		\$	0.00	\$		N/A	_
	5e.	Insurance	5e.		\$	155.02	\$		N/A	\
	5f.	Domestic support obligations	5f.		\$	0.00	\$		N/A	_
	5g.	Union dues	5g.		\$	0.00	\$		N/A	
	5h.	Other deductions. Specify:	5h	.+	\$	0.00	+ \$		N/A	<u>\</u>
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	(		454.81	\$		N/A	<u>\</u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	,	§	2,160.55	\$		N/A	<u>\</u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		\$	0.00	\$		N/A	
	8b.	Interest and dividends	8b.		\$	0.00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$	0.00	\$		N/A	<b>.</b>
	8d.	Unemployment compensation	8d.		\$	0.00	\$		N/A	<u>.                                      </u>
	8e.	Social Security	8e.		\$	0.00	\$		N/A	<u>\</u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$	0.00	\$		N/A	_
	8g.	Pension or retirement income	8g		\$	0.00			N/A	_
	8h.	Other monthly income. Specify:	8h	.+	\$	0.00	+		N/A	<u>\</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.00	\$		N/	Α
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	2	,160.55 + \$		N/A	= \$	2,160.55
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_		.   •		17/	_	2,100.00
11.	Star Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	depe			•	•	chedule 11.	_	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certainlies						12.	\$	2,160.55
13.	Do	you expect an increase or decrease within the year after you file this form	?						Combi month	ined ly income
		No.								

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Em.	in this informa	tion to identify yo	our caca:			1		
						21	ata Maria da	
Debt	tor 1	Marques Wa	ymond F	lodrick		Che	ck if this is:  An amended filing	
	tor 2						A supplement show	wing postpetition chapter
(Spc	ouse, if filing)						13 expenses as of	the following date:
Unite	ed States Bankr	uptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)							
Of	ficial Fo	rm 106J						
Sc	chedule	J: Your	Exper	ises				12/1
info	rmation. If m		eded, atta	. If two married people ar ich another sheet to this i n.				
Part		ibe Your House	hold					
1.	Is this a joir							
	■ No. Go to		in a conar	ate household?				
	□ res. <b>Doe</b>		iii a sepai	ate nousenoid?				
			st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Deb	otor 2.	
2.	Do you have	e dependents?	■ No					
۷.	Do not list Do	•	_	Fill out this information for	Dependent's relat	ionshin to	Dependent's	Does dependent
	Debtor 2.	ebioi i and	☐ Yes.	each dependent	Debtor 1 or Debto		age	live with you?
	Do not state	the						□ No
	dependents	names.						Yes
								□ No □ Yes
					-			□ Yes
								☐ Yes
								□ No
								☐ Yes
3.		enses include		No			_	<b>2</b> 103
		f people other t d vour depende	han $_{m \Box}$	Yes				
		. ,						
exp	imate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		h assistance an		government assistance it cluded it on <i>Schedule I:</i> Y			Your exp	enses
•		,						
4.		or home owners and any rent for th		ses for your residence. In or lot.	nclude first mortgag	e 4. :	\$	750.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$	\$	0.00
		rty, homeowner's				4b. \$	·	0.00
				upkeep expenses		4c. \$	·	0.00
5		owner's associat		dominium dues <b>our residence</b> , such as ho	mo oquity loons	4d. 5	·	0.00

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Debtor	<sup>1</sup> Marque	s Waymond Hodrick	Case num	ber (if known)	
6. <b>U</b> 1	tilities:				
6a		y, heat, natural gas	6a.	\$	150.00
6b		ewer, garbage collection	6b.	\$	0.00
60		ne, cell phone, Internet, satellite, and cable services	6c.	·	250.00
60	•		6d.	·	0.00
		sekeeping supplies	7.	·	350.00
		children's education costs	7. 8.	\$	
_			o. 9.	*	0.00
	_	dry, and dry cleaning		\$	300.00
		products and services	10.	\$	150.00
		ental expenses	11.	\$	100.00
		n. Include gas, maintenance, bus or train fare.	12.	\$	275.00
		car payments.	13.	·	100.00
		, clubs, recreation, newspapers, magazines, and books		•	
		ntributions and religious donations	14.	\$	0.00
	surance.	in a company and adverted from a company on in about adding linear A on OO			
		insurance deducted from your pay or included in lines 4 or 20.	150	¢	0.00
	5a. Life insur		15a.	·	0.00
	5b. Health in		15b.	·	0.00
	5c. Vehicle ir		15c.	·	0.00
		surance. Specify:	15d.	\$	0.00
_		include taxes deducted from your pay or included in lines 4 or 20.		_	
	pecify:		16.	\$	0.00
		lease payments:			
		nents for Vehicle 1	17a.	*	0.00
17	/b. Car payn	nents for Vehicle 2	17b.	\$	0.00
17	7c. Other. Sp	pecify:	17c.	\$	0.00
17	7d. Other. Sp	pecify:	17d.	\$	0.00
3. <b>Y</b> o	our payment	s of alimony, maintenance, and support that you did not report as	<del></del>		
		your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
9. <b>O</b> 1	ther paymen	ts you make to support others who do not live with you.		\$	0.00
Sp	pecify:		19.		
		perty expenses not included in lines 4 or 5 of this form or on Scho	edule I: Yo	our Income.	
20	)a. Mortgage	es on other property	20a.	\$	0.00
20	0b. Real esta	ate taxes	20b.	\$	0.00
20	C. Property	, homeowner's, or renter's insurance	20c.	\$	0.00
20	d. Maintena	ance, repair, and upkeep expenses	20d.	\$	0.00
		ner's association or condominium dues	20e.		0.00
	ther: Specify:		21.	·	0.00
. 0	iner. Specify.	·			0.00
2. <b>C</b> a	alculate your	monthly expenses			
22	2a. Add lines	4 through 21.		\$	2,425.00
22	2b. Copy line	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
		2a and 22b. The result is your monthly expenses.		\$	2 425 00
22	Lo. Aud III le Zz	za and zzb. The result is your monthly expenses.		φ	2,425.00
3. <b>C</b> a	alculate your	monthly net income.			
	-	e 12 (your combined monthly income) from Schedule I.	23a.	\$	2,160.55
		ur monthly expenses from line 22c above.	23b.	·	2,425.00
	236, 700		_00.	*	2,720.00
23	3c. Subtract	your monthly expenses from your monthly income.			
		It is your monthly net income.	23c.	\$	-264.45
				+	
4. <b>D</b> o	o you expect	an increase or decrease in your expenses within the year after yo	ou file this	form?	
		you expect to finish paying for your car loan within the year or do you expect you	r mortgage <sub>l</sub>	payment to increase	or decrease because of
		e terms of your mortgage?			
	No.				
	] Yes.	Explain here:			

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Fill in this inform	nation to identify your	case:			
Debtor 1	Marques Waymo	nd Hodrick			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number(if known)					☐ Check if this is an amended filing
Official Form		an Individual	Debtor's Scl	hedules	12/15
You must file this obtaining money years, or both. 18	form whenever you fi	ile bankruptcy schedules n connection with a bank		Making a false state	ement, concealing property, or 0, or imprisonment for up to 20
Did you pay	or agree to pay some	one who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. N	ame of person				cruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	ty of perjury, I declare true and correct.	that I have read the sum	mary and schedules filed	l with this declaratio	on and
X /s/ Marc	ques Waymond Hod	Irick	X		

Signature of Debtor 2

Date

Marques Waymond Hodrick

Date December 13, 2016

Signature of Debtor 1

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Fill in t	his informa	tion to identify your	case:			
Debtor	1	Marques Waymo	ond Hodrick			
<b>5</b>		First Name	Middle Name	Last Name		
Debtor : (Spouse if		First Name	Middle Name	Last Name		
I Inited	States Rank	ruptcy Court for the:	NORTHERN DISTRICT (	OF ILL INOIS		
Officed v	States Darik	ruptcy Court for the.	NORTHERN DIOTRIOT	or received		
Case nu						Check if this is an
(					_	amended filing
Offic	ial Forr	n 107				
State	ement o	of Financial A	Affairs for Individ	duals Filing for B	ankruptcy	4/10
Be as c	omplete an	d accurate as possi	ble. If two married people a	are filing together, both are	equally responsible for sup	plying correct
informa	tion. If mo	re space is needed,	attach a separate sheet to		additional pages, write yo	
number	(if known).	Answer every ques	stion.			
Part 1:	Give De	tails About Your Ma	rital Status and Where You	Lived Before		
i. Wh	at is your o	current marital statu	s?			
П	Married					
	Not marrie	ed.				
. D			lived envelope other than	where you live new?		
2. Du	ring the las	t 3 years, nave you	lived anywhere other than	where you live now?		
	No					
	Yes. List a	all of the places you li	ved in the last 3 years. Do no	ot include where you live now		
De	ebtor 1 Prio	r Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. Wif	thin the las	t 8 years, did you ev	er live with a spouse or leg	gal equivalent in a commun	ity property state or territor	<b>y?</b> (Community property
					co, Texas, Washington and V	
	No					
		e sure you fill out Sch	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explain	the Sources of You	r Income			
	. مدره ط بدم د	any income from en		g a business during this ye	ear or the two previous cale	ndar voars?
Fill	in the total	amount of income you		all businesses, including parte e together, list it only once ur		ndar years:
Fill If y	in the total a ou are filing	amount of income you		all businesses, including parte e together, list it only once ur		indai years:
Fill	in the total a ou are filing No	amount of income you a joint case and you				indai years:
Fill If y	in the total a ou are filing No	amount of income you				indai yeurs:
Fill If y	in the total a ou are filing No	amount of income you a joint case and you				indai years:
Fill If y	in the total a ou are filing No	amount of income you a joint case and you	have income that you receiv		der Debtor 1.	Gross income (before deductions and exclusions)
Fill If your Indiana.	in the total is ou are filing  No  Yes. Fill in	amount of income you a joint case and you	have income that you receiv  Debtor 1  Sources of income	e together, list it only once ur  Gross income (before deductions and	Debtor 2 Sources of income	Gross income (before deductions

Official Form 107

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	Debtor 1		Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of incommendation Check all that a		tions
For last calendar year: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips	\$17,785.00	☐ Wages, com bonuses, tips	missions,	
	☐ Operating a business		☐ Operating a l	business	
5. Did you receive any other income Include income regardless of wheth and other public benefit payments; winnings. If you are filing a joint cas List each source and the gross income.  No Yes. Fill in the details.	ner that income is taxable. Exampensions; rental income; interest and you have income that you	mples of other income are a est; dividends; money collect ou received together, list it of	alimony; child suppoted from lawsuits; only once under De	royalties; and gambling and lobbor 1.	
	Debtor 1	Grace income from	Debtor 2 Sources of inc	omo Grace income	_
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Describe below.		tions
Part 3: List Certain Payments You	Made Before You Filed for B	Contruptor			
During the 90 days beform No. Go to line 7  Yes List below expaid that crunot include * Subject to adjustment  Yes. Debtor 1 or Debtor 2 or During the 90 days beform No. Go to line 7  Yes List below expanded include pay	each creditor to whom you paid editor. Do not include payment payments to an attorney for thit on 4/01/19 and every 3 years or both have primarily consurer you filed for bankruptcy, did	I you pay any creditor a total of \$6,425* or more is for domestic support obliging bankruptcy case.  after that for cases filed on mer debts. If you pay any creditor a total of \$600 or more and	in one or more pay gations, such as ch or after the date of all of \$600 or more?	ments and the total amount y ild support and alimony. Also f adjustment.	, do
Creditor's Name and Address	Dates of paymen	nt Total amount paid	Amount you still owe	Was this payment for	
7. Within 1 year before you filed for Insiders include your relatives; any of which you are an officer, director a business you operate as a sole pralimony.	general partners; relatives of a , person in control, or owner of	any general partners; partners 20% or more of their voting	erships of which you g securities; and an	u are a general partner; corpo ny managing agent, including	
No	-:				
☐ Yes. List all payments to an in- Insider's Name and Address	Dates of paymer	nt Total amount	Amount you	Reason for this payment	

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8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  No						
	Yes. List all payments to an insider						
	Insider's Name and Address	Dates o	of payment	Total amount	Amount still	•	or this payment
				paid	Sun	owe include cre	fullor 3 flame
Par	t 4: Identify Legal Actions, Repossession	ns, and Fo	oreclosures				
	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.						
	Yes. Fill in the details.						
	Case title Case number	Nature	of the case	Court or agency		Status of	the case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo  No. Go to line 11.		ny of your prope	rty repossessed, f	foreclosed,	garnished, attache	ed, seized, or levied?
	Yes. Fill in the information below.						
	Creditor Name and Address	Describ	e the Property			Date	Value of the
	orealtor Name and Address		what happened	I		Date	property
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?  ■ No □ Yes. Fill in the details.						
	Creditor Name and Address	Describ	e the action the	creditor took		Date action was taken	Amount
12.	2. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?  No					nefit of creditors, a	
	☐ Yes						
Par	t 5: List Certain Gifts and Contributions						
13.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift.	ptcy, did y	ou give any gifts	s with a total value	of more tha	an \$600 per persoi	n?
	Gifts with a total value of more than \$600 per person	De	escribe the gifts			Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:						
14.	Within 2 years before you filed for bankrup  ■ No  □ Yes. Fill in the details for each gift or cor		ou give any gifts	or contributions	with a total	value of more tha	n \$600 to any charity?
	<b>3</b> · · · · · · · · · · · · · · · · · · ·		aguiba velegt sees	o o ménilo né s al		Dates ve:	Valera
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	tai De	escribe what you	contributed		Dates you contributed	Value
Par	t 6: List Certain Losses						

Р

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Page 28 of 40 Case number (if known) Debtor 1 Marques Waymond Hodrick or gambling? Nο Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Law Offices of Jeffrey L. Benson **Attorney Fees** 12/10/2016 \$165.00 3337 W. 95th Street Ste. # 2 Evergreen Park, IL 60805 jeffrey-benson@sbcglobal.net 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment made transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property

Yes. Fill in the details.

**Person Who Received Transfer Address** Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

П Yes. Fill in the details.

Name of trust

Description and value of the property transferred

**Date Transfer was** made

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Debtor 1 **Marques Waymond Hodrick** 

	with 8: List of Certain Financial Accounts, Institute Within 1 year before you filed for bankruptc sold, moved, or transferred? Include checking, savings, money market, or	y, were any financial acrou	ccounts or instru	uments he	eld in your name, or for		
	houses, pension funds, cooperatives, associ	ciations, and other fina	ncial institution	s.			
	Yes. Fill in the details.						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 yearsh, or other valuables?	year before you filed fo	r bankruptcy, ar	ny safe de	posit box or other depo	sitory for securities,	
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?	
22.	Have you stored property in a storage unit o	or place other than you	r home within 1	year befo	re you filed for bankrup	tcy?	
	No						
	☐ Yes. Fill in the details.  Name of Storage Facility  Who else has or had access  Describe the contents				the contents	Do you still	
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	tne contents	Do you still have it?	
Pa	rt 9: Identify Property You Hold or Control	for Someone Else					
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.						
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property	Value	
Pai	rt 10: Give Details About Environmental Info	ormation					
For	the purpose of Part 10, the following definition	ons apply:					
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of these	he air, land, soil, surfac	e water, ground				
	Site means any location, facility, or property to own, operate, or utilize it, including dispose		environmental I	aw, wheth	ner you now own, opera	te, or utilize it or used	
	Hazardous material means anything an envi hazardous material, pollutant, contaminant,		as a hazardous	waste, ha	zardous substance, tox	ic substance,	
Rep	port all notices, releases, and proceedings the	at you know about, reg	ardless of when	they occi	urred.		
24.	Has any governmental unit notified you that	t you may be liable or p	ootentially liable	under or i	in violation of an enviro	nmental law?	
	■ No						
	Yes. Fill in the details.						

Name of site

Address (Number, Street, City, State and

Governmental unit

ZIP Code)

Address (Number, Street, City, State and ZIP Code)

Date of notice

Environmental law, if you

know it

Case 16-39192 Doc 1 Filed 12/13/16 Entered 12/13/16 13:54:15 Document Page 30 of 40 Case number (if known) Debtor 1 **Marques Waymond Hodrick** 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Marques Waymond Hodrick Signature of Debtor 2 **Marques Waymond Hodrick** Signature of Debtor 1

Date December 13, 2016 Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107 Statement of F
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Case number (if known) Document

Debtor 1 Marques Waymond Hodrick

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Fill in this inforr	mation to identify your	case:		
Debtor 1	Marques Waymo			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
		NODTHEDN DIO	TRIOT OF ILLINOIS	
United States Ba	inkruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
Official Fo	rm 100			
Official Fo				
Statemer	nt of Intentic	on for Indiv	iduals Filing Under Chap <sup>ر</sup>	ter 7 12/15
If you are an indi	ividual filing under cha	apter 7, you must fil	Il out this form if:	
creditors have	e claims secured by ye	our property, or		
	sed personal property			
			you file your bankruptcy petition or by the date	
wniche on the	•	ne court extends th	e time for cause. You must also send copies to	the creditors and lessors you list
	eople are filing togethe nd date the form.	er in a joint case, bo	oth are equally responsible for supplying correct	information. Both debtors must
Sign an	id date the form.			
			s needed, attach a separate sheet to this form. O	on the top of any additional pages,
write ye	our name and case nu	mber (if known).		
Part 1: List Yo	our Creditors Who Hav	e Secured Claims		
1. For any credite information be	•	art 1 of Schedule D	: Creditors Who Have Claims Secured by Prope	rty (Official Form 106D), fill in the
	editor and the property	that is collateral	What do you intend to do with the property th	nat Did you claim the property
			secures a debt?	as exempt on Schedule C?
Creditor's B	ridgecrest		• Our on the the manner	□No
name:	riageorest		Surrender the property.	L No
name.			☐ Retain the property and redeem it. ☐ Retain the property and enter into a	■ Yes
Description of	2010 Chevrolet Im	npala 98,000	Reaffirmation Agreement.	
property	miles miles	•	Retain the property and [explain]:	
securing debt:	Debtor is surrend	ering		
	our Unexpired Person		in Oak adala O. Faransiana Oantarata and Harana	
			in Schedule G: Executory Contracts and Unexp expired leases are leases that are still in effect;	
			the trustee does not assume it. 11 U.S.C. § 365(p	
-				
Describe your u	inexpired personal pro	perty leases		Will the lease be assumed?
Lessor's name:				□ No
Description of lea	ased			<b>—</b> 140
Property:				☐ Yes
Lessor's name:				□ No
Description of lea Property:	ased			<b>D V</b>
i Topolty.				☐ Yes
Lessor's name:				□ No

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

page 1

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Debto	r 1	Marques Waymond Hodrick	Case number (if known)	
Prope	•	of leased		☐ Yes
·				00
Lesso		ame: n of leased		□ No
Prope		Torreased		☐ Yes
Lesso				□ No
Prope	•	of leased		☐ Yes
Lessor's name: Description of leased				□ No
Prope	•	i oi ieaseu		☐ Yes
Lesso				□ No
Descri Prope		n of leased		☐ Yes
Part 3:	: 5	Sign Below		
		alty of perjury, I declare that I have indicat at is subject to an unexpired lease.	ted my intention about any property of my estate that sec	ures a debt and any personal
X /	s/ M	arques Waymond Hodrick	X	
		ues Waymond Hodrick ture of Debtor 1	Signature of Debtor 2	
C	Date	December 13, 2016	Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-39192 Doc 1 Filed 12/13/16 Entered 12/13/16 13:54:15 Desc Main Document Page 38 of 40

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Marques Waymond Hodrick		Case No	·
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR I	DEBTOR(S)
(	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filir be rendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankruptcy	, or agreed to be pa	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	895.00
	Prior to the filing of this statement I have received.		\$	165.00
	Balance Due		\$	730.00
2.	\$ 335.00 of the filing fee has been paid.			
3. ′	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. ′	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed comp	ensation with any other person	unless they are me	mbers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensations of the agreement, together with a list of the national states.			
6.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspec	ts of the bankruptcy	case, including:
1	a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, stat c. Representation of the debtor at the meeting of credited. [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on ho	ement of affairs and plan which ors and confirmation hearing, a reduce to market value; ex ons as needed; preparation	n may be required; nd any adjourned h emption plannin	earings thereof; g; preparation and filing of
<b>7.</b> ]	By agreement with the debtor(s), the above-disclosed fer Representation of the debtors in any dis any other adversary proceeding.			nces, relief from stay actions or
		CERTIFICATION		
	I certify that the foregoing is a complete statement of an ankruptcy proceeding.	y agreement or arrangement fo	r payment to me for	representation of the debtor(s) in
D	ecember 13, 2016	/s/ Jeffrey L. Ber	son	
$\overline{D}$	ate	Jeffrey L. Benso		
		Signature of Attorn <b>Law Offices of J</b>		
		3337 W. 95th Str Ste. # 2		
		Ste. # 2 Evergreen Park,	IL 60805	
		312-607-0048 Fa	ax: 708-499-1940	
		jeffrey-benson@	sbcglobal.net	
		Name of law firm		

### **United States Bankruptcy Court** Northern District of Illinois

In re	Marques Waymond Hodrick		Case No.	
		Debtor(s)	Chapter 7	
	VEF	RIFICATION OF CREDITOR MAT	ΓRIX	
		Number of Cr	reditors:	1
	The above-named Debtor(s) l (our) knowledge.	hereby verifies that the list of creditors	s is true and correct to the best of n	ıy
Date:	December 13, 2016	/s/ Marques Waymond Hodrick Marques Waymond Hodrick Signature of Debtor		

Bridgecrest 7300 E. Hampton Sauite Mesa, AZ 85209